

Information to identify the case:		
Debtor 1	Robert C. Sands Jr.	Social Security number or ITIN xxx-xx-1975
	First Name Middle Name Last Name	EIN --
Debtor 2	Patricia Farrell Sands	Social Security number or ITIN xxx-xx-6281
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 13-23735-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert C. Sands Jr.
aka Terminal Graphics, aka Robert C. Sands, aka Kore
Image

Patricia Farrell Sands

11/15/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert C. Sands, Jr.
Patricia Farrell Sands
DebtorsCase No. 13-23735-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 56

Date Rcvd: Nov 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2018.

db/jdb +Robert C. Sands, Jr., Patricia Farrell Sands, 604 Lockhart Street,
Pittsburgh, PA 15212-5606

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

13705767 +Capital One/Saks Fifth Ave, PO Box 10327, Jackson, MS 39289-0327

13705768 Chase, PO Box 24696, Columbus, OH 43224-0696

13705771 Comcast, PO Box 719, Toledo, OH 43697-0719

13705780 +FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184

13705784 +Guardian Protection Service, 174 Thorn Hill Road, Warrendale, PA 15086-7528

13761507 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13705787 +Jennifer L. Tis Esquire, Bernstein-Burkley PC, 707 Grant Street Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1945

13705788 +Kore Image Technologies LLC, 604 Lockhart Street, Pittsburgh, PA 15212-5606

13705791 +Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200

13705792 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

13705793 +Small Business Administration, 411 Seventh Avenue Suite 1450, Pittsburgh, PA 15219-1905

13705796 +The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328

13705797 +The Pittsburgh Water and Sewer Authority, Penn Liberty Plaza I, 1200 Penn Avenue,
Pittsburgh, PA 15222-4216

13705798 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: U S Department of Education AFSA, PO Box 7202,
Utica, NY 13504-7202)

13705799 U.S. Attorneys Office, Western District of Pennsylvania,
633 U.S. Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2018 03:17:19 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr E-mail/Text: peritus@ebn.phinsolutions.com Nov 16 2018 03:18:26
Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419,
Irving, TX 75014-1419

cr EDI: RECOVERYCORP.COM Nov 16 2018 07:58:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13762550 +E-mail/Text: bncmail@w-legal.com Nov 16 2018 03:17:43 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13768002 EDI: BECKLEE.COM Nov 16 2018 07:58:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13705764 EDI: BANKAMER.COM Nov 16 2018 07:58:00 Bank of America, PO Box 982235,
El Paso, TX 79998

13705765 EDI: AMEREXPR.COM Nov 16 2018 07:58:00 Blue from American Express, PO Box 981535,
El Paso, TX 79998-1535

13705766 +EDI: CAPITALONE.COM Nov 16 2018 07:58:00 Capital One/Best Buy, PO Box 5893,
Carol Stream, IL 60197-5893

13705769 +EDI: CHASE.COM Nov 16 2018 07:58:00 Chase Card Services, PO Box 15298,
Wilmington, DE 19850-5298

13705770 EDI: CITICORP.COM Nov 16 2018 07:58:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes,
Sioux Falls, SD 57117-6241

13705772 EDI: WFNNB.COM Nov 16 2018 07:58:00 Comenity Bank/EDDIEBAU, PO Box 182789,
Columbus, OH 43218-2789

13705773 +EDI: WFNNB.COM Nov 16 2018 07:58:00 Comenity Bank/EXPRESS, PO Box 182789,
Columbus, OH 43218-2789

13705774 EDI: WFNNB.COM Nov 16 2018 07:58:00 Comenity Bank/JCREWINC, PO Box 182789,
Columbus, OH 43218-2789

13705775 +EDI: WFNNB.COM Nov 16 2018 07:58:00 Comenity/JJILL, PO Box 182789,
Columbus, OH 43218-2789

13710836 +EDI: TSYS2.COM Nov 16 2018 07:58:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13705776 EDI: DISCOVER.COM Nov 16 2018 07:58:00 Discover Card, PO Box 30421,
Salt Lake City, UT 84130-0421

13705777 +E-mail/Text: kb Burkley@bernsteinlaw.com Nov 16 2018 03:18:17 Duquesne Light Company,
Customer Care Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942

13721813 +E-mail/Text: kb Burkley@bernsteinlaw.com Nov 16 2018 03:18:17 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908

13705779 +E-mail/Text: bankruptcy@erieinsurance.com Nov 16 2018 03:18:20 Erie Insurance Group,
100 Erie Ins. Pt., Erie, PA 16530-0001

13705781 E-mail/Text: fnb.bk@fnfg.com Nov 16 2018 03:17:53 First Niagara Bank, PO Box 514,
Attn: Customer Service, Lockport, NY 14095-0514

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 3
Total Noticed: 56

Date Rcvd: Nov 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13724623 +E-mail/Text: kb Burkley@bernsteinlaw.com Nov 16 2018 03:18:17 First Niagara Bank, N.A.,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945
13705782 EDI: RMSC.COM Nov 16 2018 07:58:00 GECRB/GAP, PO Box 965005, C10T,
Orlando, FL 32896-5005
13705783 EDI: RMSC.COM Nov 16 2018 07:58:00 GECRB/Home Design-CE/APPL, PO Box 965036,
Orlando, FL 32896-5036
13705785 E-mail/Text: bankruptcy@huntington.com Nov 16 2018 03:17:23 Huntington Mortgage,
PO Box 1558, Columbus, OH 43216-1558
13707616 +E-mail/Text: bankruptcy@huntington.com Nov 16 2018 03:17:23 Huntington National Bank,
P.O. Box 89424, Cleveland, OH 44101-6424
13705786 +EDI: RMSC.COM Nov 16 2018 07:58:00 JCPenney, GE Capital Retail Bank,
ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
13721396 EDI: CAUT.COM Nov 16 2018 07:58:00 JP Morgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13705789 +EDI: RMSC.COM Nov 16 2018 07:58:00 Lowe's, GE Capital Retail Bank,
ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
13705790 +EDI: TSYS2.COM Nov 16 2018 07:58:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
13774916 EDI: PRA.COM Nov 16 2018 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14106394 E-mail/Text: peritus@ebn.phinsolutions.com Nov 16 2018 03:18:26
Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419,
IRVING, TX 75014-1419
14249460 EDI: Q3G.COM Nov 16 2018 07:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13711362 EDI: RECOVERYCORP.COM Nov 16 2018 07:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13842401 +EDI: DRIV.COM Nov 16 2018 07:58:00 Santander Consumer USA, PO Box 660633,
Dallas TX 75266-0633
13866486 +EDI: DRIV.COM Nov 16 2018 07:58:00 Santander Consumer USA, Po Box 560284,
Dallas, TX 75356-0284
13705794 +EDI: CAUT.COM Nov 16 2018 07:58:00 Subaru Motor Finance, c/o JPMorgan Chase Bank,
PO Box 901076, Fort Worth, TX 76101-2076
13723300 +E-mail/Text: bncmail@w-legal.com Nov 16 2018 03:17:43 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13705795 +EDI: WTRRNBNK.COM Nov 16 2018 07:58:00 Target National Bank, c/o Target Card Services,
PO Box 9500, Minneapolis, MN 55440-9500

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Niagara Bank, N.A.
cr JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
cr* +Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13705778 ##Equitable Gas Company, PO Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

Page 3 of 3
Total Noticed: 56

Date Rcvd: Nov 15, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Joan Shinavski on behalf of Joint Debtor Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Joan Shinavski on behalf of Plaintiff Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Joan Shinavski on behalf of Plaintiff Robert C. Sands, Jr. joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Joan Shinavski on behalf of Debtor Robert C. Sands, Jr. joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert W. Koehler on behalf of Creditor Northside Community Development Fund
rkoehler@pghlaw.com, hobkin.koehler@aim.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott A. Dietterick on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
TOTAL: 13